

**Information to identify the case:**

Debtor 1	John Graham	Social Security number or ITIN xxx-xx-0774
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Patricia Graham	Social Security number or ITIN xxx-xx-2189
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 18-11503-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Graham  
aka John M Graham

Patricia Graham  
aka Patricia C Graham

9/1/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Graham  
Patricia Graham  
Debtors

Case No. 18-11503-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296583	+ Barclays Bank Delaware (FDIC), Headquarters, 125 South West Street, Wilmington, DE 19801-5014
517296602	+ Discover Bank (FDIC), 502 E. Market Street, Greenwood, DE 19950-9700
517296607	+ Dumont Tax Collector, 50 Washington Avenue, Dumont, NJ 07628-3647
517296610	+ Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410
517296612	+ Home Depot Corporate Offices, 2455 Paces Ferry Road NW, Atlanta, GA 30339
517296617	+ PNC Bank, NA (FDIC), 222 Delaware Avenue, Wilmington, DE 19801-1621
517296620	+ Sears Corporate Headquarters, 3333 Beverly Road, Hoffman Estates, IL 60179-0001

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 01 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517296575	EDI: BANKAMER.COM	Sep 02 2022 00:53:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
517296576	+ EDI: BANKAMER.COM	Sep 02 2022 00:53:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296571	+ EDI: BANKAMER.COM	Sep 02 2022 00:53:00	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296580	+ EDI: BANKAMER2.COM	Sep 02 2022 00:53:00	Bank of America (FDIC), Corporate Office, 100 North Tryon Street, Charlotte, NC 28202-4000
517438963	+ EDI: BANKAMER2.COM	Sep 02 2022 00:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517296582	+ EDI: TSYS2	Sep 02 2022 00:53:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
517296581	+ EDI: TSYS2	Sep 02 2022 00:53:00	Barclays Bank Delaware, 100 S West Street, Wilmington, DE 19801-5015
517296587	EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037

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517296588	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citibank, NA (FDIC), 701 East 60th Street, North, Sioux Falls, SD 57104-0432
517296590	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citibank/Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
517296589	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citibank/Sears, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296592	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citibank/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
517296591	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296593	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citicards, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296598	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296594	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296605	EDI: DISCOVER.COM	Sep 02 2022 00:53:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296601	+ EDI: DISCOVER.COM	Sep 02 2022 00:53:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
517313691	EDI: DISCOVER.COM	Sep 02 2022 00:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517296603	+ EDI: DISCOVER.COM	Sep 02 2022 00:53:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296608	^ MEBN	Sep 01 2022 20:55:55	Equifax, 1550 Peachtree Street NW, Atlanta, GA 30309-2468
517296609	^ MEBN	Sep 01 2022 20:54:41	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
517296584	EDI: JPMORGANCHASE	Sep 02 2022 00:53:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
517296585	EDI: JPMORGANCHASE	Sep 02 2022 00:53:00	Chase Bank USA, NA (FDIC), 200 White Clay Center Drive, Newark, DE 19711
517296586	EDI: JPMORGANCHASE	Sep 02 2022 00:53:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
517296613	EDI: JPMORGANCHASE	Sep 02 2022 00:53:00	JPMorgan Chase Bank, N.A. (FDIC), 1111 Polaris Parkway, Columbus, OH 43240
517433303	Email/PDF: resurgentbknotifications@resurgent.com	Sep 01 2022 21:07:35	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517296616	Email/Text: Bankruptcy.Notices@pnc.com	Sep 01 2022 20:58:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
517296614	Email/Text: Bankruptcy.Notices@pnc.com	Sep 01 2022 20:58:00	PNC Bank, Att: Bankruptcy Department, P.O. Box 94982, Mailstop Br-Yb58-01-5, Cleveland, OH 44101
517296615	Email/Text: Bankruptcy.Notices@pnc.com	Sep 01 2022 20:58:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
517437340	Email/Text: Bankruptcy.Notices@pnc.com	Sep 01 2022 20:58:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517394764	EDI: PRA.COM		

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517296619	+ Email/Text: bankruptyteam@quickenloans.com	Sep 02 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Barclaycard Arrival Plus, POB 41067, Norfolk VA 23541
517296618	+ Email/Text: bankruptyteam@quickenloans.com	Sep 01 2022 20:58:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
517341637	+ Email/Text: bankruptyteam@quickenloans.com	Sep 01 2022 20:58:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517296621	EDI: CITICORP.COM	Sep 02 2022 00:53:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517365433	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	Sears Credit Cards/Citibank, P.O. Box 78051, Phoenix, AZ 85062-8051
517296623	Email/Text: DASPUBREC@transunion.com	Sep 01 2022 20:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517296622	^ MEBN	Sep 01 2022 20:54:58	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
			Trans Union, P.O. Box 2000, Chester, PA 19016-2000

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517296577	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296578	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296579	*+	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517296572	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296573	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296574	*+	Bank of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012
517296599	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296600	*+	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
517296595	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296596	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296597	*+	Citicards CBNA, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
517296606	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517296604	*+	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517296611	*+	Fiona Graham, 82 New York Avenue, Dumont, NJ 07628-2410

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor John Graham njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com
Virginia E. Fortunato	on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 7